Claims

What is claimed is:

1. A process for verifying the identity of an individual over a computer network, which maintains the privacy and anonymity of the individual's identity characteristic (also known as "token" or "signature"). comprising the steps of:

At least one computer on the network acts as an authentication server, it has a unique network address;

At least one computer on the network acts as a name server, it has a unique network address;

Individuals enroll when an exemplar signature is captured and sent to authentication server;

Authentication server stores exemplar signature and assigns it a unique network address;

Authentication server sends unique network address (a "virtual signature") to enrolling individual;

Identity of enrolled individual authenticated when sample signature sent to address of "virtual signature";

Name Server insures that Authentication Server is registered and has authority to receive and process authentication request;

Authentication server compares exemplar signature to sample signature; and

Authentication server returns result of comparison to sender.